

Certificate Number: 02921-PAE-DE-032048979

Bankruptcy Case Number: 15-18186



02921-PAE-DE-032048979

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 18, 2018, at 2:12 o'clock AM EST, Chris Cinkaj completed a course on personal financial management given by internet by Credit Counseling Center, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 18, 2018 By: /s/Joan B Reading

Name: Joan B Reading

Title: President